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Nebraska's Increasing Urbanization

Josie Gatti Schafer University of Nebraska at Omaha, jgschafer@unomaha.edu

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Nebraska's Increasing Urbanization



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Josie Schafer, Ph.D., Director jgschafer@unomaha.edu cpar.unomaha.edu/policy

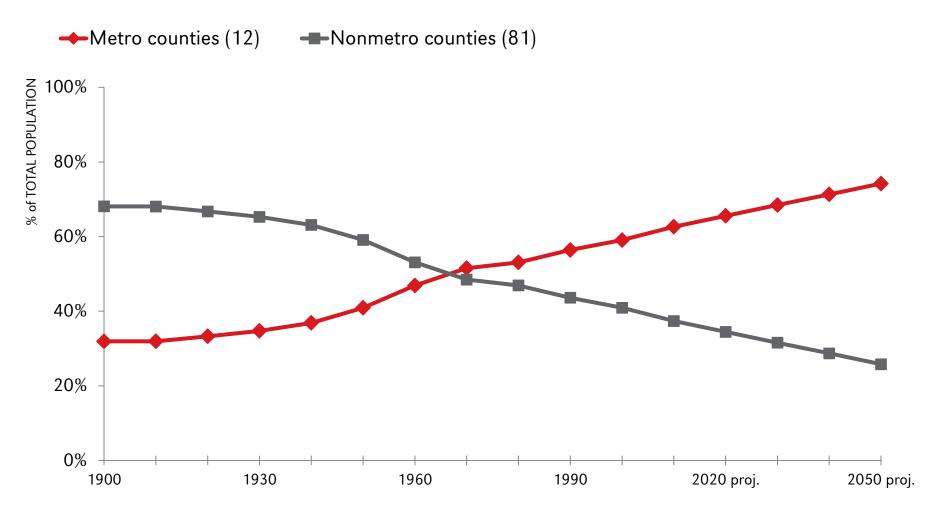


@UNOmahacpar #Nebraskabythenumbers



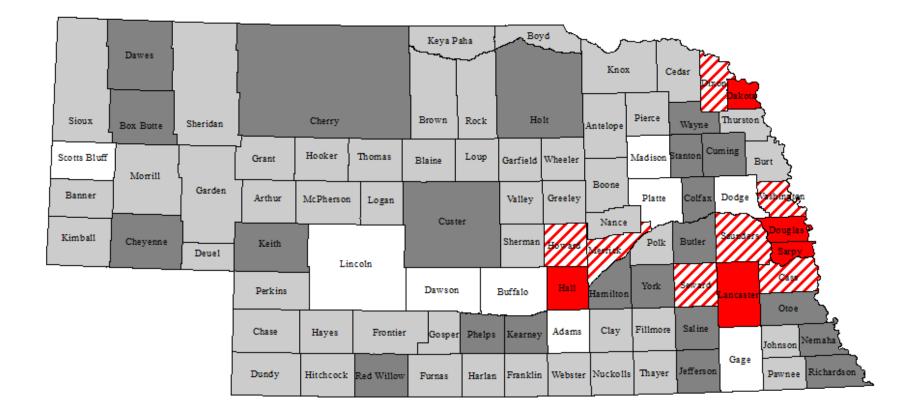
@unocpar

65% of Nebraska's population will live in a metro by 2020



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Decennial Census and 2018 Vintage Population Estimates, U.S. Census Bureau



Nebraska County Classification





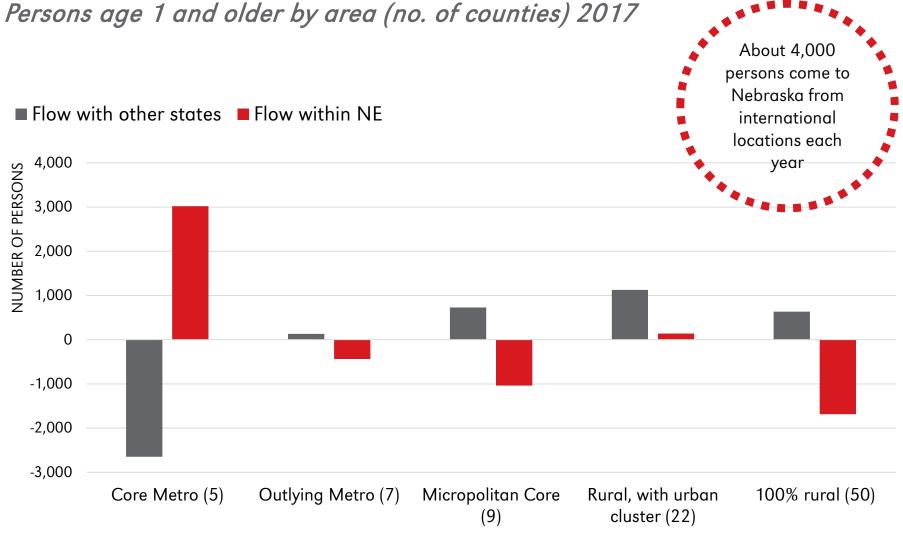
Outlying metropolitan (7) - strong commuting ties to a core metro

Micropolitan core (9) - nonmetropolitan containing a city of 10,000 - 49,999 residents Rural with urban cluster (22) - nonmetropolitan containing a city of 2,500 - 9,999 residents

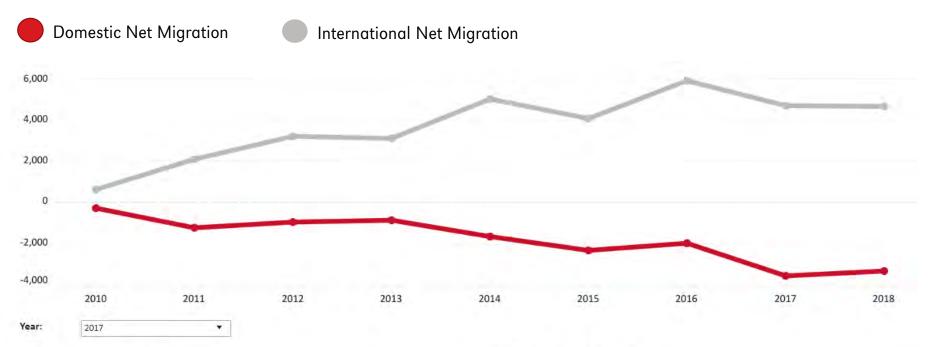
Core metropolitan (5) - contains or uniquely tied to a city of 50,000 or more residents

100% rural (50) - no city or largest city population of less than 2,500 residents

Nebraska is losing about 2,000 people a year to other states



Net domestic migration for Nebraska is negative but net positive for international migration



Nebraska In-Migration

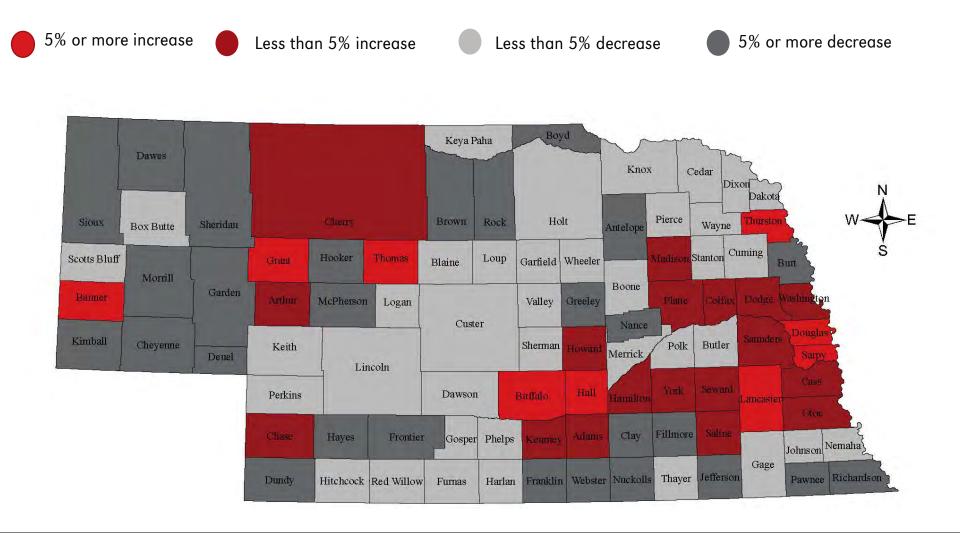
| Origin | F | Total | Margin of Error | Destination = |
|--------------|---|--------|-----------------|---------------|
| Abroad | | 11,189 | +/- 2,380 | lowa |
| Iowa | | 8,825 | +/- 2,053 | Colorado |
| Texas | | 4,876 | +/- 2,255 | Missouri |
| Colorado | | 4,520 | +/- 1,312 | Kansas |
| California | | 3,707 | +/- 1,657 | South Dakota |
| Minnesota | | 2,713 | +/- 946 | Texas |
| South Dakota | a | 2,537 | +/- 897 | California |
| Kansas | | 2,337 | +/- 947 | Illinois |
| | | | | |

Nebraska Out-Migration

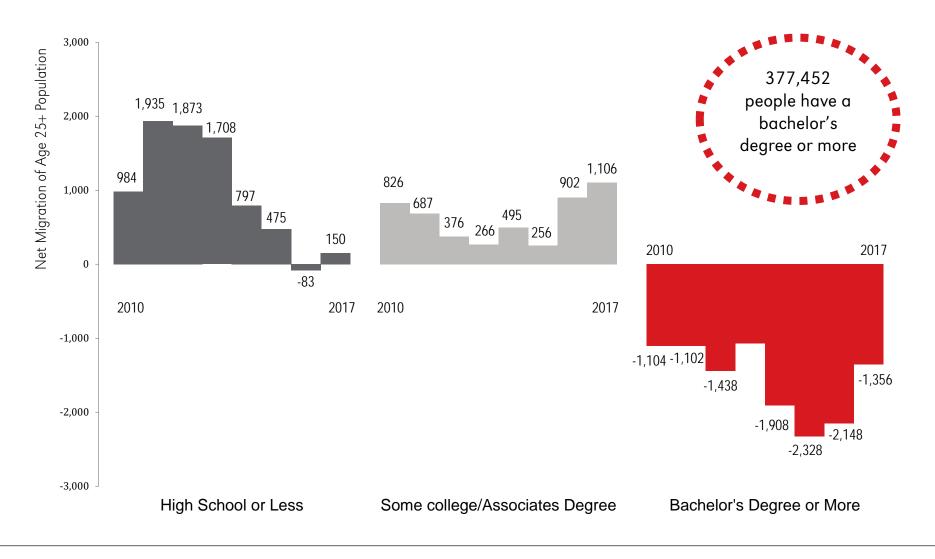
| Destination = | Total | Margin of Error |
|---------------|-------|-----------------|
| lowa | 6,639 | +/- 1,783 |
| Colorado | 4,541 | +/- 1,410 |
| Missouri | 3,326 | +/- 985 |
| Kansas | 2,939 | +/- 976 |
| South Dakota | 2,892 | +/- 1,159 |
| Texas | 2,689 | +/- 951 |
| California | 2,419 | +/- 1,022 |
| Illinois | 2,290 | +/- 1,185 |
| | | |

Since 2010, Nebraska's population has increased about 5% but 66 counties have lost population

Percent change in population 2010 - 2018



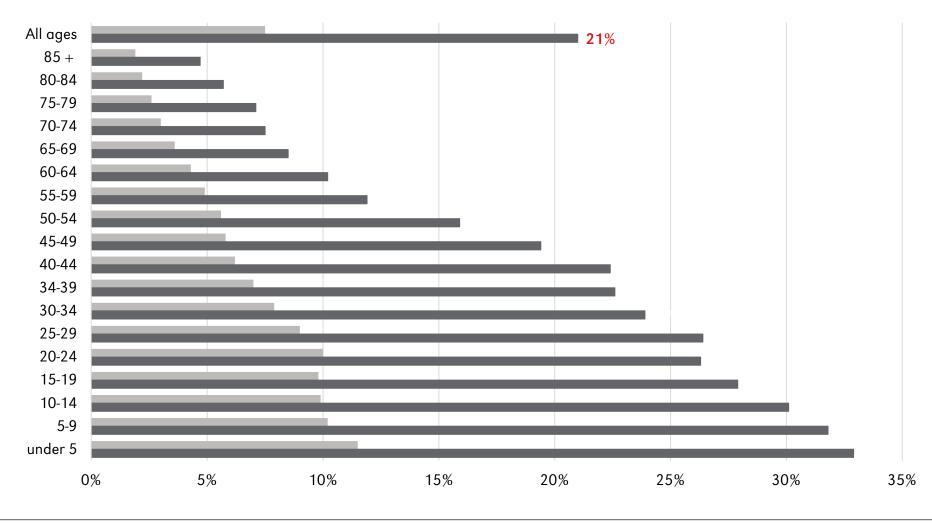
Net domestic migration of age 25+ by education 2010 to 2017



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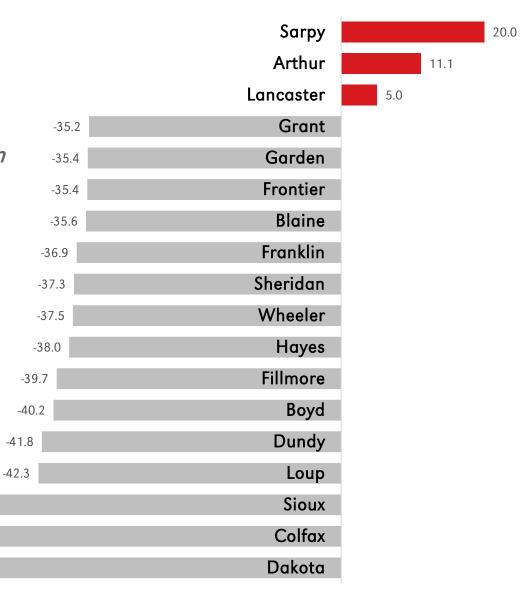
21% of Nebraska's population is minority, up from 8% in 1990 *Minority population as % of total population by age groups*

■ 1990 ■ 2017



Since 2000, in all but 3 counties there has been a decline in the number of White, non-Hispanic population under 20

Percent change in white population under 20, 2000- 2017

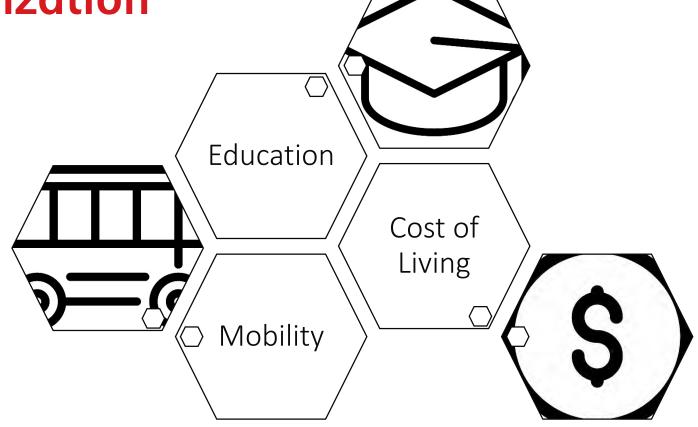


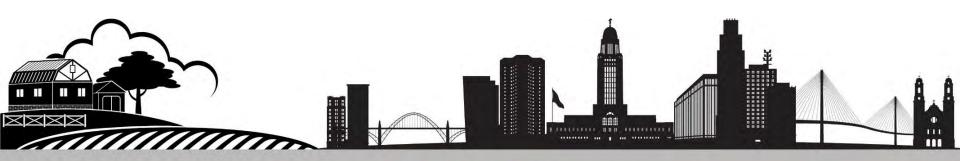
-48.0

-50.7

-51.2

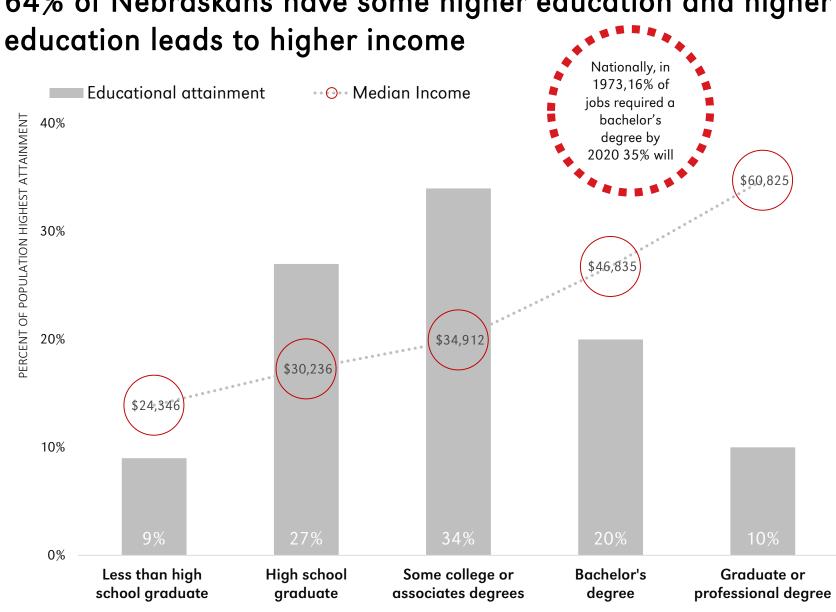
Challenges and Opportunities of Urbanization





NEBRASKA

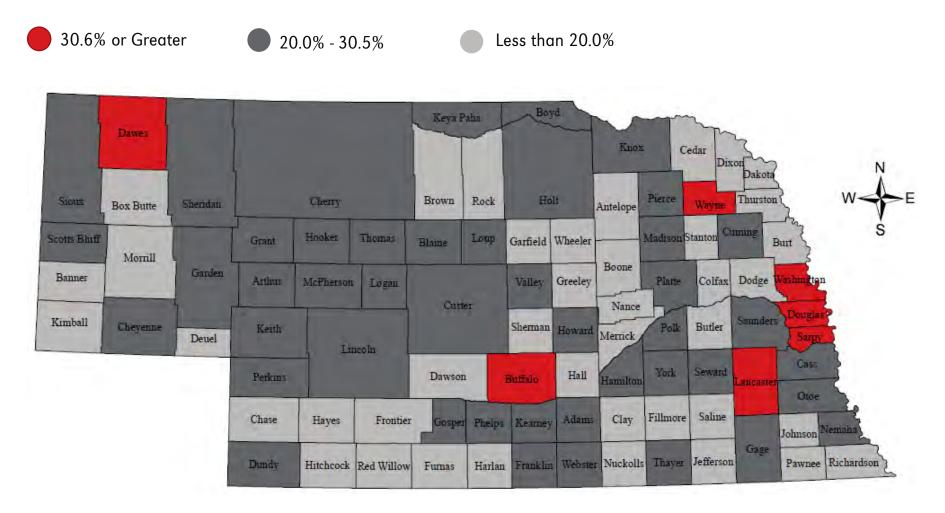
| Nonmetro | | Metro |
|----------|---------------------------------|-------|
| 40.6 | Median age (years) | 34.4 |
| 23.7% | Under age 18 | 25.5% |
| 57.8% | Age 18 to 64 | 62.3% |
| 18.5% | Age 65+ | 12.2% |
| 21.2% | Age 25+ with Bachelor's Degree+ | 35.1% |
| 84.0% | Age 25 to 64 in labor force | 83.8% |
| 2.7% | Age 25 to 64 unemployment rate | 3.4% |
| 6.5% | Under age 18 uninsured rate | 4.7% |
| 14.4% | Age 18 to 64 uninsured rate | 13.2% |

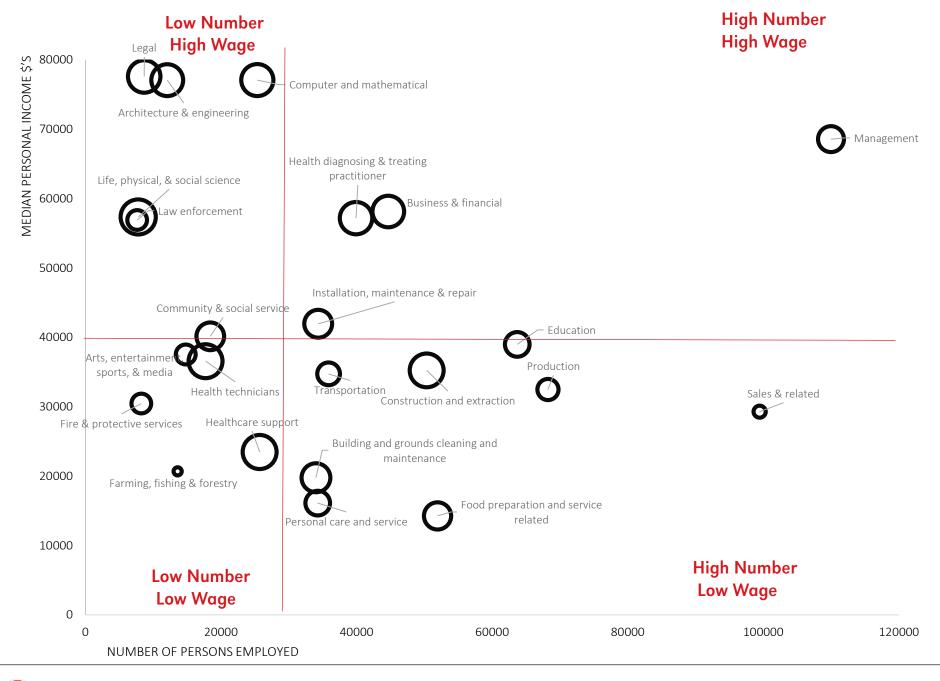


64% of Nebraskans have some higher education and higher

Only 7 counties in Nebraska have a concentration of persons with a Bachelor's degree or more

Percent of population 25 or older with a bachelor's degree

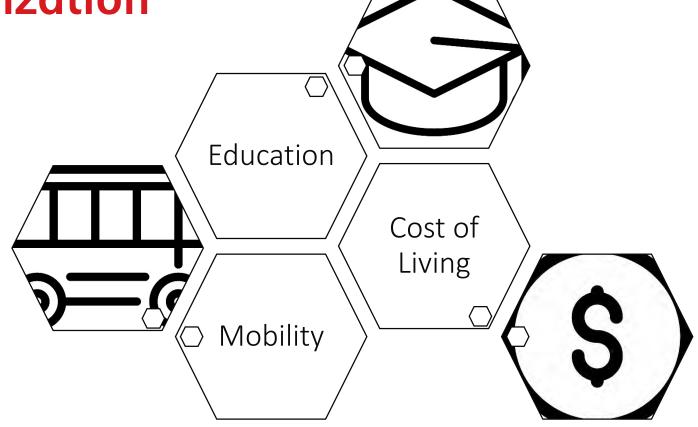




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American Community Survey, U.S. Census Bureau 2017 – current numbers. Bureau of Labor Statistics for 2016 - 2018 used for projections.

Challenges and Opportunities of Urbanization



Nebraska ranked 17th among states for cost of living

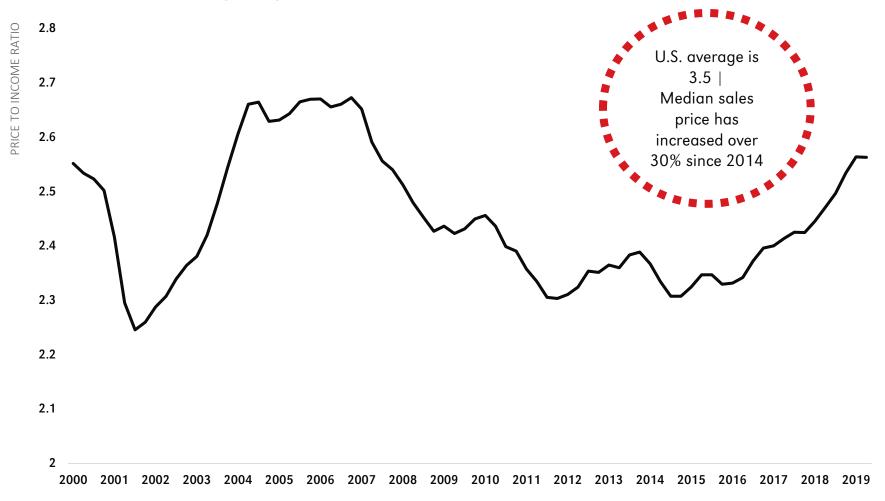
Omaha ranks 163 and Lincoln 169 of 297 ranked communities on the cost of living index 2019 Quarter 2

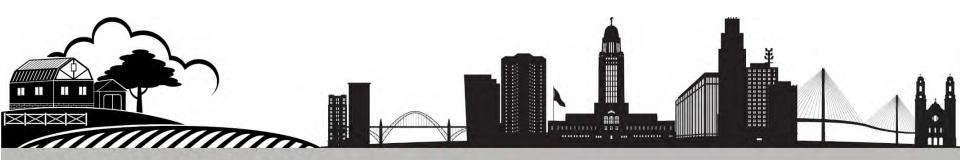
| METRO/MICRO | COMPOSITE INDEX | GROCERY ITEMS | HOUSING | UTILITIES | TRANSPORTATION | HEALTH CARE | MISC. GOODS AND SERVICES |
|-------------------------------------|--------------------|------------------|---------|-----------|----------------|-------------|-----------------------------|
| Nebraska | 92.3 | 96.5 | 84.0 | 91.2 | 96.3 | 99.4 | 96.1 |
| Lincoln NE Metro | 92.4 | 95.9 | 77.7 | 90.3 | 92.4 | 105.1 | 102.5 |
| Omaha-Council Bluffs NE-IA Metro | 91.4 | 96.6 | 81.0 | 99.2 | 101.2 | 95.9 | 93.1 |

Note: According to the Bureau of Labor, typically housing is more expensive in urban areas; while transportation, and healthcare are more expensive in rural area

Omaha has been experiencing an increase in the price of homes relative to incomes

Price to income ratio per quarter 2000 Q2 2019



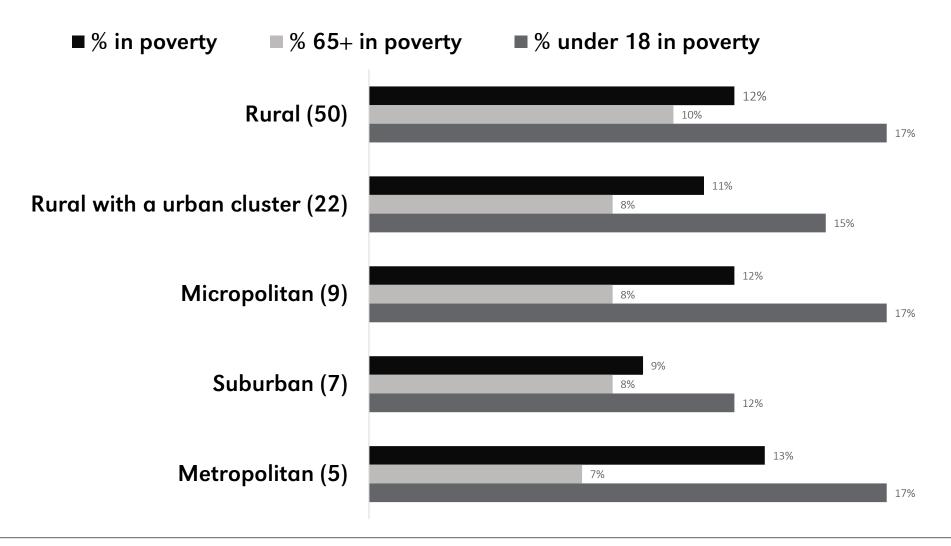


NEBRASKA

| Nonmetro | | Metro |
|-----------|---|-----------|
| 70.1% | Home ownership rate | 63.6% |
| 50.1% | Homeowners with a mortgage | 69.3% |
| 36.4% | Renters spending 30%+ of income on gross rent | 46.4% |
| 12.1% | Poverty rate | 12.6% |
| 16.2% | Poverty rate for children under 18 | 16.5% |
| \$50,008 | Median household income | \$57,722 |
| \$62,469 | Median family income | \$74,067 |
| \$105,600 | Median home value | \$152,800 |
| | | |

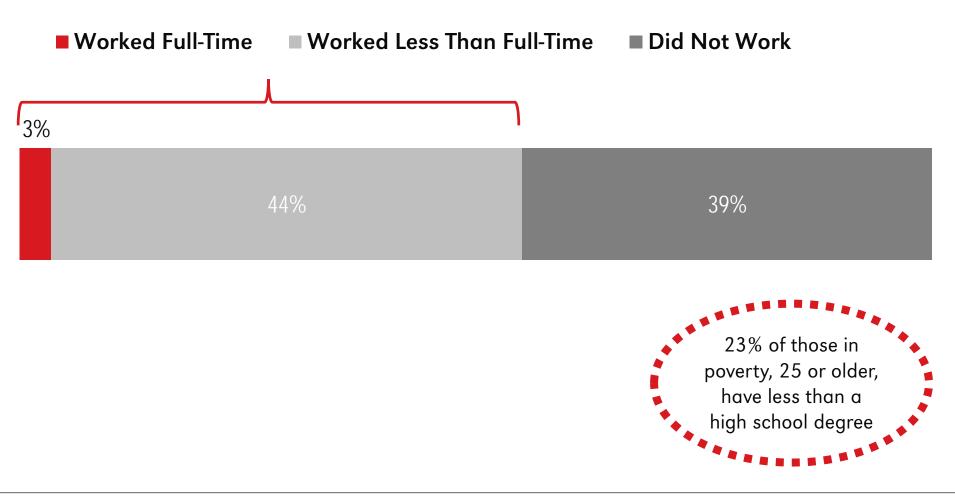
Rural counties have the highest percentages of persons 65+ in poverty

Percent of population in poverty by county groups



Of the 12% of the population that is in poverty, 47% work full or part-time

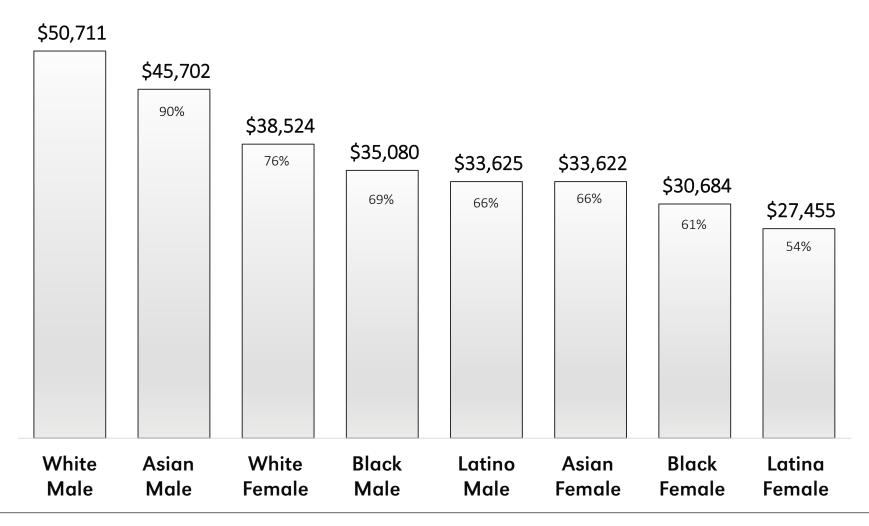
Percent of population 16 and over that are in poverty by employment status over the past 12 months



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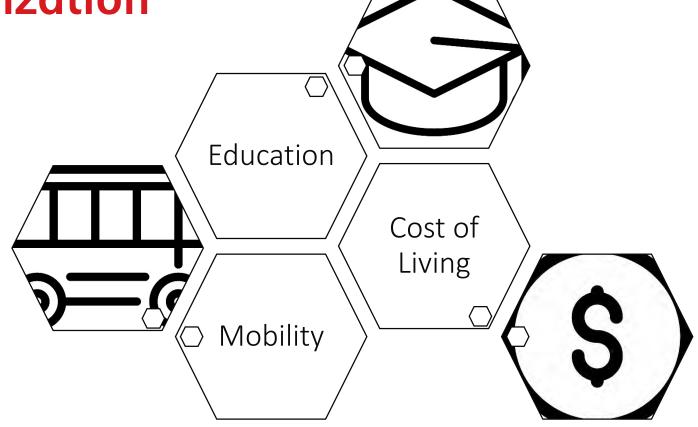
Non-whites and females earn less than white men

Median earnings in the past 12 months by ethnicity and gender / earnings as a % of white men



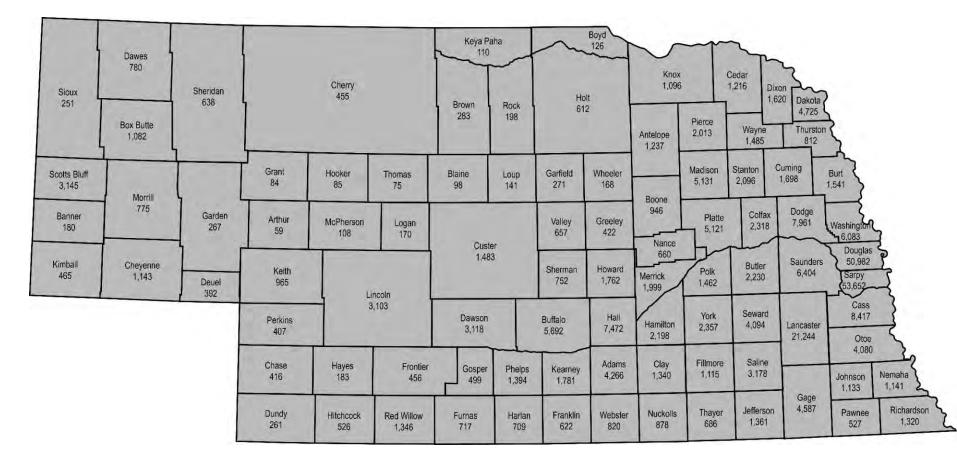
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Challenges and Opportunities of Urbanization



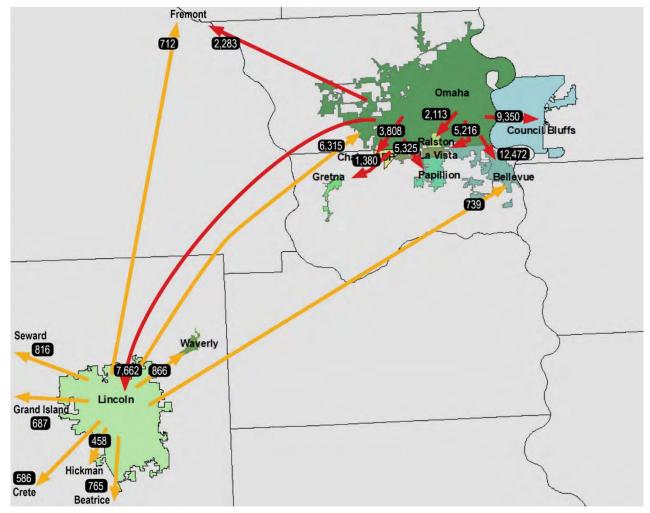
276,134 persons commute outside of the county the work

2017 number of persons who live in the county listed but commute to work outside the county



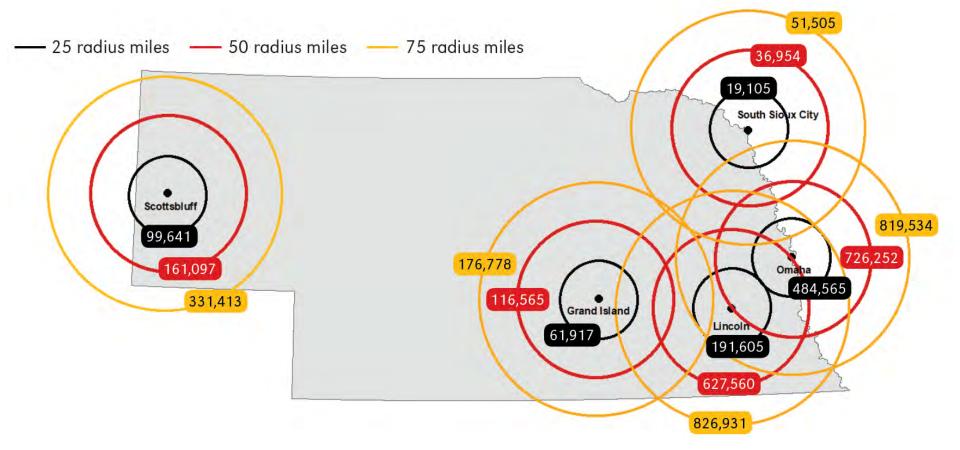
45% of commuters, commute out of 3 counties

2017 number of persons living in the cities listed and the top 10 places they commute



Greater mobility throughout the state can increase the workforce potential of each urban area

Population at each radius for 2017



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Source: U.S. Bureau of Labor Statistics Quarterly Census of Employment and Wages, June 2019, retrieval algorithms and interface Indiana University, Kelley School of Business, Indian Business Research Center



- 2020 DECENNIAL CENSUS IN NEBRASKA -

Over \$2,000 is lost for every person not counted

